

Fund Factsheet

Reksa Dana

Manulife Dana Tetap Stabil Kelas M3

January 2026

Fixed Income Mutual Fund

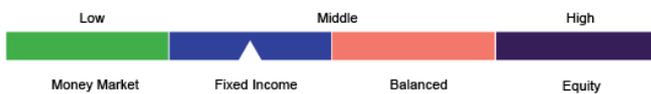
| | |
|-------------------------|------------------------------|
| Effective date | : 06 Jun 23 |
| Effective Letter number | : OJK No.S-1548/PM.02/2023 |
| Inception date | : 21 Nov 24 |
| Currency | : Rupiah |
| Net Asset Value/unit | : IDR1,012.93 |
| Total Net Asset Value | : IDR23,513,970,497.11 |
| Minimum investment | : Initial : IDR50,000,000.00 |
| | : Next : IDR1,000,000.00 |
| Units offered | : 2,000,000,000 |
| Valuation | : Daily |
| Management fee | : Max. 2.00% |
| Custodian fee | : Max. 0.25% |
| Subscription fee | : Max. 5.00% |
| Redemption fee | : Max. 2.00% |
| Custodian bank | : Standard Chartered Bank |
| ISIN Code | : IDN000527405 |

MDTS Class M3 is the MDTS Participation Unit Class. Investment Objectives, Number of Funds Under Management, Top 10 Securities in the Portfolio, Investment Allocation, and Portfolio Composition Refer to MDTs. Reference Net Asset Value IDR 1000/unit and total reference Yield 4.88% / year. The validity period of the Feature for Calculating Investment Manager Services Fees Linked to Performance is 21/11/2025 to 22/11/2027. Fee for Investment Manager Services 2nd and 3rd year: Fixed max. 0.50% / year and Not Fixed max. 1.50% / year from initial NAV.

Major risks

Risks arising from reduced unit value, liquidity, changes in the allocation of securities in investment policy, changes in economic and political conditions, investment values, changes in tax regulations, interest rate risk, exchange rate risks, dissolution and liquidation.

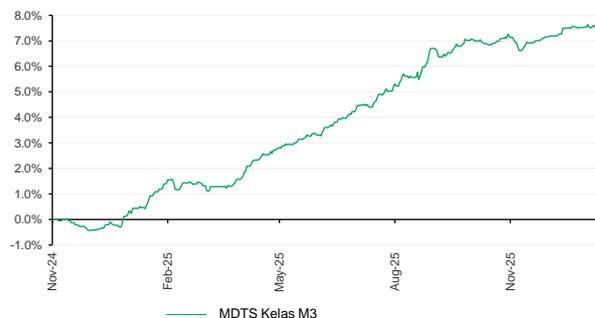
Risk classification



Risk descriptions

Low: This mutual fund has a relatively stable movement with limited growth potential. **Medium:** This mutual fund has a low to moderate movement with moderate growth potential. **High:** This mutual fund has a relatively volatile movement with relatively high growth potential.

Performance since inception



Custodian bank

Standard Chartered Bank has been providing custodian services since 1991. Standard Chartered Bank is a custodian bank registered and supervised by the Otoritas Jasa Keuangan ("OJK") with Baepam No. Kep-35/PM.WK/1991 dated June 26, 1991.

Customer services

Weekdays 08.00 - 17.00 WIB
 Telephone : 021 2555 2255
 Email : hai@manulifeam.com
 Chat : manulifeam.co.id
 ifunds.manulifeam.co.id
 WhatsApp : 08112552256

Social media

Facebook : reksa.dana.manulife
 Instagram : @reksa.dana.manulife
 Twitter : @ManulifeRD
 YouTube : Reksa Dana Manulife

Investment manager

Established in 1996, PT Manulife Aset Manajemen Indonesia (MAMI) is a member of Manulife that offers investment management and mutual fund products in Indonesia. Since its establishment, MAMI has consistently maintained its position as one of the leading companies in Indonesia's investment management industry, with asset under management of IDR 111 trillion as per September 2025. MAMI manages 35 mutual funds comprising money market, balanced, fixed income, equity, in Rupiah and US Dollar, as well as sharia. MAMI is registered and supervised by Otoritas Jasa Keuangan, and licensed No. Kep-07/PM/MI/1997 dated 21 August, 1997.

Investment objective

Manulife Dana Tetap Stabil ("MDTS") aims to generate relatively stable investment returns by investing in accordance with the Investment Policy.

Investment allocation

| | |
|--------------|-------------|
| Bond | : 80 - 100% |
| Money Market | : 0 - 20% |

Top 10 holdings

| | |
|-----------------------|--------|
| INDOGB 6 1/8 05/15/28 | 26.81% |
| INDOGB 7 09/15/30 | 21.01% |
| PTPPA 7.8 07/08/27 | 4.82% |
| MEDCIJ 7.3 07/07/28 | 4.81% |
| WAHINT 8 08/08/26 | 4.79% |
| SMRAIJ 8 07/08/27 | 4.77% |
| AGINIJ 7.9 10/10/28 | 4.72% |
| PNMNIJ 6 1/4 12/10/26 | 4.62% |
| BRIMUL 6.4 07/11/26 | 4.59% |
| BFINIJ 7.15 04/14/26 | 4.58% |

% portfolio

| | |
|-----------------|----------|
| Government Bond | : 47.81% |
| Money Market | : 31.04% |
| Corporate Bond | : 21.15% |

Performance

| | YTD | 1 Mo | 3 Mo | 6 Mo | 1 Yr | 3 Yr* | 5 Yr* | Since Inception* |
|---------------|-------|-------|-------|-------|-------|-------|-------|------------------|
| MDTS Kelas M3 | 0.30% | 0.30% | 0.65% | 3.03% | 7.10% | n/a | n/a | 6.32% |

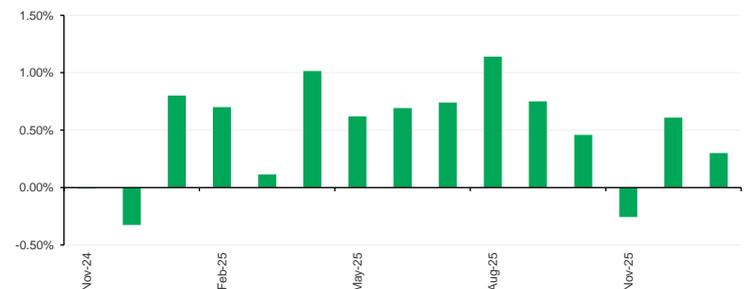
| Highest month | Aug 25 | 1.14% |
|---------------|--------|--------|
| Lowest month | Dec 24 | -0.33% |

| Distribution*** | Apr 25 | Jul 25 | Jan 26 |
|-----------------|--------|--------|--------|
| IDR | 12.20 | 12.20 | 12.20 |
| % (annualized) | - | - | - |

Notes

* Annualized performance using compound method, for products older than one year since inception.
 ** Investment portfolio performance is calculated with the assumption that all distributions are reinvested into investment portfolio units.
 # For products launched <5 years ago, monthly performance graph displayed is since inception.

Monthly performance for the last 5 years#



For more information, Prospectus can be found at manulifeam.co.id. In compliance with OJK regulation, confirmation statements of subscription, switching and redemption transactions are valid proof of ownership of the Participation Unit of mutual fund, issued by the custodian bank and can be seen at <https://akses.ksei.co.id>.

Disclaimer

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